



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
RS1765
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys' for the Mortgagee
File No. 078567

In Re:

Bobby Brown
LaVern Thomas-Brown

Case No.: 11-17688-GMB

Hearing Date: December 17, 2013

Judge: Gloria M. Burns

Chapter 13

Recommended Local Form

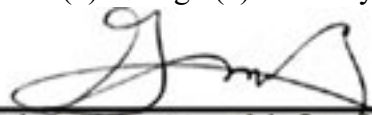
☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: 12/30/2013



Gloria M. Burns, Chief Judge
United States Bankruptcy Court Judge

Applicant: Seterus, Inc as the authorized subservicer for
Federal National Mortgage Association ("Fannie
Mae"), creditor c/o Seterus, Inc.

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Joseph J. Rogers, Esquire

Property Involved ("Collateral"): 36 Beaverdale Lane
Willingboro, NJ 08046

Relief Sought: ☒ Motion for Relief From the Automatic Stay
☐ Motion to Dismiss
☐ Motion for Prospective Relief to prevent
imposition of automatic stay against the collateral
by Debtor's future Bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

- ☒ The Debtor is overdue for four months, from September 1, 2013 to December 1, 2013.
- ☒ The Debtor is overdue for four payments at \$1,129.91 per month.
- ☒ Remaining balance due from previous payment in the amount of \$53.60.
- ☒ Applicant acknowledges receipt of funds in the amount of \$2,259.83 received after the motion was filed.

Total Arrearages Due \$2,313.41.

2. Debtor must cure all post-Petition arrearages as follows:

- ☐ Immediate payment shall be made in the amount of \$. Payment shall be made no later than .
- ☒ Beginning on January 1, 2014, regular monthly mortgage payments shall continue to be made in the amount of \$1,129.91.

✓ Beginning on January 1, 2014, additional monthly cure payments shall be made in the amount of \$257.05 for 9 months.

☐ The amount of \$ shall be capitalized in the Debtor's Chapter 13 Plan. The Debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment:

✓ Regular monthly payment: Seterus, Inc.
PO Box 11790
Newark, NJ 07101-4790

☐ Monthly cure payment:

4. In the event of Default:

✓ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorney's Fees:

✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$176.00.

The fees and costs are payable:

✓ through the Chapter 13 Plan.

☐ to the Secured Creditor within days.

☐ Attorneys' fees are not awarded.